

Summary of Benefits and Coverage (SBC) Notice

To help you easily understand your health plan benefits, a Summary of Benefits and Coverage (SBC) for the State of Iowa's health insurance plans are available at the DAS>Benefits>Health Insurance website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/health-insurance>). Together, this notice and the SBC contain a full description of your health plan and benefits. They are designed to be read in conjunction to provide simple and consistent information using terminology and a format that has been standardized among all health insurance companies.

The SBC summarizes the key features of your policy such as a description of the coverage, deductible amounts, cost-sharing obligations and coverage limitations and exceptions.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage."

The State of Iowa's health insurance plans do provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value).

The State of Iowa's health insurance plans do meet the minimum value standard for the benefits it provides.

If you should have any questions, please contact Wellmark's customer service at **1-(800)-622-0043**.